



Cover you can trust.  
People you can depend on.

## Zest Life Investments (Pty) Ltd Statutory disclosure in terms of the Financial Advisory and Intermediary Act, (FAIS)

### Disclosure and Declaration

This document contains important information regarding Zestlife and as a client of Zestlife (FSP 37485) you have the right to the information in this document.

### Legal status

- Zest Life Investments (Pty) Ltd (Zestlife) is an authorised Financial Services Provider:
  - Registration number: 2001/018097/07
  - FSP number: 37485
  - Category 1 registered FSP
  - Street address: 2nd Floor, Sunclare Building, 21 Dreyer Street, Claremont, Cape Town, 7708
  - Postal address: Postnet Suite 87, Private Bag X1005, Claremont, Cape Town, 7735
  - Telephone number: 021 180 4220
  - Fax: 021 001 0248
  - Email: info@zestlife.co.za
- Zestlife holds Professional indemnity Cover and Fidelity Guarantee Cover.
- You can lodge a complaint with Chris McCallum at Zestlife, at email: chrism@zestlife.co.za, or telephone: 021 180 4203, where your complaint will be recorded and acknowledged.
- Zestlife's complaints process can be viewed online at: <https://www.zestlife.co.za/about-us/legal-accounting/>.
- Zestlife's Conflict of Interest Policy can be viewed online at: <https://www.zestlife.co.za/about-us/legal-accounting/>.
- Zestlife does not own more than 10% of issued shares directly or indirectly in any Life Insurer or Financial Product provider.
- Zestlife is not an associated company of any Life Insurer or Product provider.
- Zestlife has earned more than 30% of total remuneration from Guardrisk Life Ltd and Guardrisk Insurance Co Ltd within the last 12 months.
- Zestlife earns a maximum of 9% of gross premium when it performs binder functions.
- Zestlife accepts full responsibility for its representatives that are mandated to render intermediary services on the classes of business and sub-categories of financial products that Zestlife is licensed for. Some of our representatives may be rendering intermediary services under supervision. Zestlife and its representatives is authorised under the FAIS Act to render financial services in respect of the product categories listed below:

Category 1 Advisory FSP	
1.2	Short – Term Insurance: Personal Lines
1.22	Long – Term Insurance: Subcategory B1-A
1.23	Short – Term Insurance: Personal Lines A1
1.16	Health Service Benefits

- Zestlife has no limitations or restrictions on its FAIS license. A copy of the general conditions applicable to Zestlife's license can be made available on request. The license is displayed at every business premises of Zestlife's, where financial service is rendered.
- Moonstone is responsible for monitoring the compliance function of Zestlife. The compliance officer is Deon Harmse who can be contacted on (021) 883 8000 for any compliance related issues.

PostNet Suite 87 Private Bag X1005 Claremont 7735

Sunclare Building 2nd Floor 21 Dreyer Street Claremont Cape Town

• Tel 021 180 4220 / 0860 009 378 • Fax 021 001 0248 • Email info@zestlife.co.za • www.zestlife.co.za

**Directors:** Chris McCallum (Chairman) Ralph Richardson (Managing), Sebastian Zoutendyk, Charles Lorentz, Noleen Bell, Pip Lorentz, Bruce Hodgkinson